



Order Filed on December 7, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE
KML LAW GROUP, P.C.

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Attorneys for Secured Creditor
Toyota Lease Trust

In Re:

Juanita Toledo-Hall,

Debtor.

Case No.: 17-14955-KCF
Adv. No.:
Hearing Date: 10/25/2017 @10:00 a.m.

Judge: Kathryn C. Ferguson

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: December 7, 2017

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson".

Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

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Debtor:

Juanita Toledo-Hall

Case No.:

17-14955-KCF

Caption:

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Lease Trust, owner of the leased vehicle known as 2016 Toyota Camry, VIN# 4T1BF1FKXGU160648, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Dorothy Wright, Esquire, attorney for Debtor, Juanita Toledo-Hall and for good cause having been shown;

It is **ORDERED, ADJUDGED and DECREED** that Secured Creditor's claim shall be treated outside the plan and the pre-petition arrears will not be paid through the plan; and

It is further **ORDERED, ADJUDGED and DECREED** that post-petition payments can be applied to the pre-petition payments due; specifically, the payment received March 17, 2017 can be applied to the payment due March 12, 2017; and

It is further **ORDERED, ADJUDGED and DECREED** that said application of payments will not be deemed a violation of the automatic stay; and

It is further **ORDERED, ADJUDGED and DECREED** that failure of the Debtor to remit timely payments per the terms of the financing agreement, including pre-petition payments due, shall be grounds for a motion for relief from stay; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make regular monthly payments outside the plan as they become due; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall maintain insurance on the subject vehicle; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Juanita Toledo-Hall
 Debtor

Case No. 17-14955-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Dec 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2017.

db +Juanita Toledo-Hall, 59 McKinley Avenue, Colonia, NJ 07067-2309

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com,
 bkgroup@kmllawgroup.com
 Dorothy L. Wright on behalf of Debtor Juanita Toledo-Hall bknoticesdlw@smgpc.com,
 bknoticesdlw@smgpc.com
 Stephen M. Goldberg on behalf of Debtor Juanita Toledo-Hall bk2notices@smgpc.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5